

**From:** "Joseph Schumacher" <schu34@hotmail.com> on 06/18/2004 01:06:11 PM

**Subject:** comment on debit card fees and ATM fees

Although PIRG does not speak for me. I do think that fees are getting out of hand in this country. This is due to the simple fact that they vary so dramatically from location to location. I do not use a debit card, so I do not know if using one in a grocery store will get one a 20 cent fee while using one in a gas station will get one a 99 cent fee, but if this is the case then it illustrates my point. The user should be responsible for knowing the fees associated with the use of his or her debit/credit/ATM card. We the consumer should not expect to be spoon fed everything from everyone all the time. BUT, when fee structures are different when you walk 100 feet down the road to a different merchant, the consumer tends to get irritated, and this irritation then manifests itself in requests for spoonfeeding.

So, if fee structures were consistent (eek is that anticompetitive) across the industry, we the consumer would know what we were getting into when we plunk our cards down. We would not be forced to remember 50 cents here, 1 dollar here, 35 cents here, and so on. I think people should be required to remember a couple of numbers, but the current structure is absurd.

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